

<i>SERFF Tracking Number:</i>	<i>CHUB-125484235</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Federal Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>#? \$?</i>
<i>Company Tracking Number:</i>	<i>08-GL-2-F</i>		
<i>TOI:</i>	<i>17.2 Other Liability - Occurrence Only</i>	<i>Sub-TOI:</i>	<i>17.2020 Commercial Umbrella &amp; Excess</i>
<i>Product Name:</i>	<i>General Liability - Excess, Excess SL, Excess Continuum and Umbrella</i>		
<i>Project Name/Number:</i>	<i>TRIPRA-Excess Umbrella/08-GL-2-F</i>		

## Filing at a Glance

Companies: Federal Insurance Company, Great Northern Insurance Company, Pacific Indemnity Company, Vigilant Insurance Company

Product Name: General Liability - Excess, Excess SL, Excess Continuum and Umbrella	SERFF Tr Num: CHUB-125484235	State: Arkansas
TOI: 17.2 Other Liability - Occurrence Only	SERFF Status: Closed	State Tr Num: #? \$?
Sub-TOI: 17.2020 Commercial Umbrella & Excess	Co Tr Num: 08-GL-2-F	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding
	Author: Berenice Camillo	Disposition Date: 02/20/2008
	Date Submitted: 02/14/2008	Disposition Status: Accepted For Informational Purposes
Effective Date Requested (New): 12/26/2007		Effective Date (New):
Effective Date Requested (Renewal):		Effective Date (Renewal):
State Filing Description:		

## General Information

Project Name: TRIPRA-Excess Umbrella	Status of Filing in Domicile: Authorized
Project Number: 08-GL-2-F	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 02/20/2008	
State Status Changed: 02/20/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Dear Sir:	

The purpose of this filing is to submit our terrorism forms for the line indicated in the caption above. This information is being filed in accordance with the provisions of the Federal Terrorism Risk Insurance Program Reauthorization Act of 2007 (TRIPRA). Also enclosed to assist you in your review is an Explanatory Memorandum. Please note that the

<i>SERFF Tracking Number:</i>	<i>CHUB-125484235</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Federal Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>#? \$?</i>
<i>Company Tracking Number:</i>	<i>08-GL-2-F</i>		
<i>TOI:</i>	<i>17.2 Other Liability - Occurrence Only</i>	<i>Sub-TOI:</i>	<i>17.2020 Commercial Umbrella &amp; Excess</i>
<i>Product Name:</i>	<i>General Liability - Excess, Excess SL, Excess Continuum and Umbrella</i>		
<i>Project Name/Number:</i>	<i>TRIPRA-Excess Umbrella/08-GL-2-F</i>		

Important Notice to Policyholder is included for informational purposes only.

In accordance with the provisions of TRIPRA, these forms are effective December 26, 2007.

## Company and Contact

### Filing Contact Information

Jane Gutman, Unit Manager	jgutman@chubb.com
202 Hall's Mill Road	(908) 572-4422 [Phone]
Whitehouse Station, NJ 08889-1650	(908) 572-4820[FAX]

### Filing Company Information

Federal Insurance Company	CoCode: 20281	State of Domicile: Indiana
202 Hall's Mill Road	Group Code: 38	Company Type:
P.O. Box 1650		
Whitehouse Station, NJ 08889-1650	Group Name:	State ID Number:
(908) 572-4726 ext. [Phone]	FEIN Number: 13-1963496	

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Great Northern Insurance Company	CoCode: 20303	State of Domicile: Indiana
202 Hall's Mill Road	Group Code: 38	Company Type:
P.O. Box 1650		
Whitehouse Station, NJ 08889-1650	Group Name:	State ID Number:
(908) 572-4726 ext. [Phone]	FEIN Number: 41-0729473	

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Pacific Indemnity Company	CoCode: 20346	State of Domicile: Wisconsin
202 Hall's Mill Road	Group Code: 38	Company Type:
P.O. Box 1650		
Whitehouse Station, NJ 08889-1650	Group Name:	State ID Number:
(908) 572-4726 ext. [Phone]	FEIN Number: 95-1078160	

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Vigilant Insurance Company	CoCode: 20397	State of Domicile: New York
202 Hall's Mill Road	Group Code: 38	Company Type:
P.O. Box 1650		
Whitehouse Station, NJ 08889-1650	Group Name:	State ID Number:
(908) 572-4726 ext. [Phone]	FEIN Number: 13-1963495	

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SERFF Tracking Number: CHUB-125484235 State: Arkansas

First Filing Company: Federal Insurance Company, ... State Tracking Number: #? \$?

Company Tracking Number: 08-GL-2-F

TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2020 Commercial Umbrella & Excess

Product Name: General Liability - Excess, Excess SL, Excess Continuum and Umbrella

Project Name/Number: TRIPRA-Excess Umbrella/08-GL-2-F

## Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Federal Insurance Company	\$0.00	02/14/2008	
Great Northern Insurance Company	\$0.00	02/14/2008	
Pacific Indemnity Company	\$0.00	02/14/2008	
Vigilant Insurance Company	\$0.00	02/14/2008	

SERFF Tracking Number:	CHUB-125484235	State:	Arkansas
First Filing Company:	Federal Insurance Company, ...	State Tracking Number:	#? \$?
Company Tracking Number:	08-GL-2-F		
TOI:	17.2 Other Liability - Occurrence Only	Sub-TOI:	17.2020 Commercial Umbrella & Excess
Product Name:	General Liability - Excess, Excess SL, Excess Continuum and Umbrella		
Project Name/Number:	TRIPRA-Excess Umbrella/08-GL-2-F		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Edith Roberts Informational Purposes		02/20/2008	02/20/2008

### Amendments

Item	Schedule	Created By	Created On	Date Submitted
Expedited Terrorism Form and Notice	Supporting Document	Berenice Camillo	02/14/2008	02/14/2008

<i>SERFF Tracking Number:</i>	<i>CHUB-125484235</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Federal Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>#? \$?</i>
<i>Company Tracking Number:</i>	<i>08-GL-2-F</i>		
<i>TOI:</i>	<i>17.2 Other Liability - Occurrence Only</i>	<i>Sub-TOI:</i>	<i>17.2020 Commercial Umbrella &amp; Excess</i>
<i>Product Name:</i>	<i>General Liability - Excess, Excess SL, Excess Continuum and Umbrella</i>		
<i>Project Name/Number:</i>	<i>TRIPRA-Excess Umbrella/08-GL-2-F</i>		

## Disposition

Disposition Date: 02/20/2008

Effective Date (New):

Effective Date (Renewal):

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

### Overall Rate Information for Multiple Company Filings

<b>Overall Percentage Rate Indicated For This Filing</b>	0.000%
<b>Overall Percentage Rate Impact For This Filing</b>	0.000%
<b>Effect of Rate Filing-Written Premium Change For This Program</b>	\$0
<b>Effect of Rate Filing - Number of Policyholders Affected</b>	0

SERFF Tracking Number: CHUB-125484235 State: Arkansas

First Filing Company: Federal Insurance Company, ... State Tracking Number: #? \$?

Company Tracking Number: 08-GL-2-F

TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2020 Commercial Umbrella & Excess

Product Name: General Liability - Excess, Excess SL, Excess Continuum and Umbrella

Project Name/Number: TRIPRA-Excess Umbrella/08-GL-2-F

Item Type	Item Name	Item Status	Public Access
Supporting Document	Explanatory Memorandum	Accepted for Informational Purposes	Yes
Supporting Document (revised)	Expedited Terrorism Form and Notice	Accepted for Informational Purposes	Yes
Supporting Document	Expedited Terrorism Form and Notice	Accepted for Informational Purposes	Yes
Supporting Document	Side by Side	Accepted for Informational Purposes	Yes
Form	Exclusion Of Certified Acts Of Terrorism	Accepted for Informational Purposes	Yes
Form	Cap On Certified Terrorism Losses	Accepted for Informational Purposes	Yes
Form	Exclusion Of Certified Acts Of Terrorism	Accepted for Informational Purposes	Yes
Form	Cap On Certified Terrorism Losses	Accepted for Informational Purposes	Yes
Form	Exclusion Of Certified Acts Of Terrorism	Accepted for Informational Purposes	Yes
Form	Cap On Certified Terrorism Losses	Accepted for Informational Purposes	Yes
Form	Exclusion Of Certified Acts Of Terrorism	Accepted for Informational Purposes	Yes
Form	Cap On Certified Terrorism Losses	Accepted for Informational Purposes	Yes

SERFF Tracking Number: CHUB-125484235 State: Arkansas  
First Filing Company: Federal Insurance Company, ... State Tracking Number: #? \$?  
Company Tracking Number: 08-GL-2-F  
TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2020 Commercial Umbrella & Excess  
Product Name: General Liability - Excess, Excess SL, Excess Continuum and Umbrella  
Project Name/Number: TRIPRA-Excess Umbrella/08-GL-2-F

**Amendment Letter**

Amendment Date:

Submitted Date: 02/14/2008

**Comments:**

The Expedited Terrorism Transmittal was corrected.

**Changed Items:**

**Supporting Document Schedule Item Changes:**

**User Added -Name: Expedited Terrorism Form and Notice**

Comment:

99-10-0732\_1207\_Important Notice To Policy Holder for TRIP.pdf

Expedited Form.pdf

SERFF Tracking Number: CHUB-125484235 State: Arkansas

First Filing Company: Federal Insurance Company, ... State Tracking Number: #? \$?

Company Tracking Number: 08-GL-2-F

TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2020 Commercial Umbrella & Excess

Product Name: General Liability - Excess, Excess SL, Excess Continuum and Umbrella

Project Name/Number: TRIPRA-Excess Umbrella/08-GL-2-F

## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Accepted for Information al Purposes	Exclusion Of Certified Acts Of Terrorism	07-02-1950	Rev. 12/07	Endorseme Replaced nt/Amendm ent/Condi ons	Replaced Form #:0.00 07-02-1950 Ed. 01-03 Previous Filing #:		07-02-1950 1207 EX-SL Terrorism Exclusion of Certified Act....pdf
Accepted for Information al Purposes	Cap On Certified Terrorism Losses	07-02-1953	Rev. 12/07	Endorseme Replaced nt/Amendm ent/Condi ons	Replaced Form #:0.00 07-02-1953 Ed. 01-03 Previous Filing #:		07-02-1953 1207 Cap On Certified Terrorism Losses EX-SL.doc
Accepted for Information al Purposes	Exclusion Of Certified Acts Of Terrorism	07-02-1954	Rev. 12/07	Endorseme Replaced nt/Amendm ent/Condi ons	Replaced Form #:0.00 07-02-1954 Rev. 05/05 Previous Filing #:		07-02-1954_1207_ Exclusion Of Certified Acts Of Terrorism.pdf
Accepted for Information al Purposes	Cap On Certified Terrorism Losses	07-02-1957	Rev. 12/07	Endorseme Replaced nt/Amendm ent/Condi ons	Replaced Form #:0.00 07-02-1957 Rev. 05/05 Previous Filing #:		07-02-1957_1207_ Cap On Certified Terrorism Losses.pdf
Accepted for Information al Purposes	Exclusion Of Certified Acts Of Terrorism	07-02-2249	Ed. 12/07	Endorseme Replaced nt/Amendm ent/Condi ons	Replaced Form #:0.00 07-02-1954 Ed 01/03 Previous Filing #:		07-02-2249 1207 EX Terrorism Exclusion of Certified Acts.pdf
Accepted for Information al Purposes	Cap On Certified Terrorism Losses	07-02-2250	Ed. 12/07	Endorseme Replaced nt/Amendm	Replaced Form #:0.00 07-02-1957 Ed.		07-02-2250 1207 Cap



<i>SERFF Tracking Number:</i>	<i>CHUB-125484235</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Federal Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>#? \$?</i>
<i>Company Tracking Number:</i>	<i>08-GL-2-F</i>		
<i>TOI:</i>	<i>17.2 Other Liability - Occurrence Only</i>	<i>Sub-TOI:</i>	<i>17.2020 Commercial Umbrella &amp; Excess</i>
<i>Product Name:</i>	<i>General Liability - Excess, Excess SL, Excess Continuum and Umbrella</i>		
<i>Project Name/Number:</i>	<i>TRIPRA-Excess Umbrella/08-GL-2-F</i>		

  

Information	ent/Condi	01/03	On Losses
al Purposes	ons	Previous Filing #:	From
			Certified
			Acts Of
			Terro....pdf

  

Accepted	Exclusion Of	07-02-	Rev.	Endorseme Replaced	Replaced Form #:0.00	07-02-1958
for	Certified Acts Of	1958	12/07	nt/Amendm	07-02-1958 Ed.	1207
Information	Terrorism			ent/Condi	01-03	Exclusion Of
al Purposes				ons	Previous Filing #:	Certified
						Acts Of
						Terrorism.pdf
						f

  

Accepted	Cap On Certified	07-02-	Rev.	Endorseme Replaced	Replaced Form #:0.00	07-02-1961
for	Terrorism Losses	1961	12/07	nt/Amendm	07-02-1961 Ed.	1207 Cap
Information				ent/Condi	01-03	On Certified
al Purposes				ons	Previous Filing #:	Terrorism
						Losses .pdf



## **THE CHUBB COMMERCIAL EXCESS - SL**

### **ENDORSEMENT**

*Policy Period*

*To:*

*Effective Date*

*Policy Number*

*()*

*Insured*

*Name of Company*

*Date Issued*

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#### ***Endorsement Terrorism Provisions***

##### **THIS POLICY IS SUBJECT TO THE FOLLOWING ENDORSEMENT.**

A new section titled Terrorism Provisions is added to the end of this contract.

This insurance does not apply to:

Certified Act Of Terrorism

any loss, cost or expense arising, directly or indirectly, out of a **certified act of terrorism**.

Application Of Other Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this policy, such as losses excluded by the Nuclear Energy exclusion.

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#### ***Terrorism Definitions***

A new section titled Terrorism Definitions is added.

**Certified act of terrorism** means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and Attorney General of the United States, to be an act:

- A. of terrorism, a violent act or an act that is dangerous to human life, property or infrastructure; and
- B. that results in damage:
  - 1. within the **United States**; or
  - 2. outside of the **United States** in the case of:
    - a. an air carrier or vessel as described in the **terrorism law**; or
    - b. the premises of a mission of the United States of America,

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***Terrorism Definitions***  
(continued)

which was committed by an individual or individuals as part of an effort to:

- coerce the civilian population; or
- influence the policy or affect the conduct of the Government,

of the **United States**.

**Certified act of terrorism** does not include an act that:

- is committed as part of the course of a war declared by the Congress of the **United States**; or
- does not result in property and casualty insurance losses that exceed \$5 million in the aggregate and are attributable to all types of insurance subject to the **terrorism law**.

**State** means any state of the United States of America, the District of Columbia, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, American Samoa, Guam, each of the United States Virgin Islands, and any territory or possession of the United States of America.

**Terrorism law** means the Terrorism Risk Insurance Act of 2002 (Pub.L.107-297) as amended by the Terrorism Risk Insurance Extension Act of 2005 (Pub.L.109-144) and the Terrorism Risk Insurance Program Reauthorization Act of 2007 (Pub.L.110-160).

**United States** means:

- a **state**; and
- the territorial sea and the continental shelf of the United States of America, as described in the **terrorism law**.

All other terms and conditions remain unchanged.

*Authorized Representative*

*Date*

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*SERFF Tracking Number:* CHUB-125484235 *State:* Arkansas  
*First Filing Company:* Federal Insurance Company, ... *State Tracking Number:* #? \$?  
*Company Tracking Number:* 08-GL-2-F  
*TOI:* 17.2 Other Liability - Occurrence Only *Sub-TOI:* 17.2020 Commercial Umbrella & Excess  
*Product Name:* General Liability - Excess, Excess SL, Excess Continuum and Umbrella  
*Project Name/Number:* TRIPRA-Excess Umbrella/08-GL-2-F

Attachment "07-02-1953 1207 Cap On Certified Terrorism Losses EX-SL.doc" is not a PDF document and cannot be reproduced here.

# *Chubb Commercial Excess Follow-Form Insurance*

## *Endorsement*

Policy Period \_\_\_\_\_ To \_\_\_\_\_

Effective Date \_\_\_\_\_

Policy Number \_\_\_\_\_

Insured \_\_\_\_\_

Name of Company \_\_\_\_\_

Date Issued \_\_\_\_\_

---

A new section titled Terrorism Provisions is added to the end of this contract.

### *Terrorism Provisions*

#### *Certified Act Of Terrorism Exclusion*

This insurance does not apply to any damages, loss, cost or expense arising, directly or indirectly, out of a **certified act of terrorism**.

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#### *Application Of Other Exclusions*

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this policy, such as losses excluded by the Nuclear Energy exclusion.

---

A new section titled Terrorism Definitions is added.

### *Terrorism Definitions*

#### *Certified Act Of Terrorism*

**Certified act of terrorism** means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act:

- A. of terrorism, a violent act or an act that is dangerous to human life, property or infrastructure; and
  - B. that results in damage:
    - 1. within the **United States**; or
    - 2. outside of the **United States** in the case of:
      - a. an air carrier or vessel as described in the **terrorism law**; or
      - b. the premises of a mission of the United States of America,
- which was committed by an individual or individuals as part of an effort to:
- coerce the civilian population; or

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## ***Terrorism Definitions***

### ***Certified Act Of Terrorism (continued)***

- influence the policy or affect the conduct of the Government,  
of the **United States**.

**Certified act of terrorism** does not include an act that:

- is committed as part of the course of a war declared by the Congress of the **United States**; or
- does not result in property and casualty insurance losses that exceed \$5 million in the aggregate and are attributable to all types of insurance subject to the **terrorism law**.

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### ***State***

**State** means any state of the United States of America, the District of Columbia, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, American Samoa, Guam each of the United State Virgin Islands, and nay territory or possession of the United States of America.

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### ***Terrorism Law***

**Terrorism law** means the Terrorism Risk Insurance Act of 2002 (Pub.L.107-297) as amended by the Terrorism Risk Insurance Extension Act of 2005 (Pub.L.109-144) and the Terrorism Risk Insurance Program Reauthorization Act of 2007 (Pub.L.110-160).

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### ***United States***

**United States** means:

- a **state**; and
- the territorial sea and the continental shelf of the United States of America, as described in the **terrorism law**.

All other terms and conditions remain unchanged.

*Authorized Representative*

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# Chubb Commercial Excess Follow-Form Insurance

## Endorsement

Policy Period

To

Effective Date

Policy Number

Insured

Name of Company

Date Issued

---

A new section titled Terrorism Provisions is added to the end of this contract.

### Terrorism Provisions

#### Cap On Certified Terrorism Losses

If:

- aggregate insured losses attributable to one or more **certified acts of terrorism** under the **terrorism law** exceed \$100 billion in a Program Year (January 1 through December 31); and
- we have met our insurer deductible under the **terrorism law**,

we will not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

---

A new section titled Terrorism Definitions is added.

### Terrorism Definitions

#### Certified Act Of Terrorism

**Certified act of terrorism** means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act:

- A. of terrorism, a violent act or an act that is dangerous to human life, property or infrastructure; and
  - B. that results in damage:
    1. within the **United States**; or
    2. outside of the **United States** in the case of:
      - a. an air carrier or vessel as described in the **terrorism law**; or
      - b. the premises of a mission of the United States of America,
- which was committed by an individual or individuals as part of an effort to:
- coerce the civilian population; or



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## ***Terrorism Definitions***

### ***Certified Act Of Terrorism (continued)***

- influence the policy or affect the conduct of the Government,  
of the **United States**.

**Certified act of terrorism** does not include an act that:

- is committed as part of the course of a war declared by the Congress of the **United States**; or
- does not result in property and casualty insurance losses that exceed \$5 million in the aggregate and are attributable to all types of insurance subject to the **terrorism law**.

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### ***Terrorism Law***

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---

### ***United States***

**United States** means:

- a **state**; and
- the territorial sea and the continental shelf of the United States of America, as described in the **terrorism law**.

All other terms and conditions remain unchanged.

*Authorized Representative*

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## **THE CHUBB COMMERCIAL EXCESS**

### **ENDORSEMENT**

*Policy Period*

*To:*

*Effective Date*

*Policy Number*

*()*

*Insured*

*Name of Company*

*Date Issued*

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#### ***Endorsement Terrorism Provisions***

##### **THIS POLICY IS SUBJECT TO THE FOLLOWING ENDORSEMENT.**

A new section titled Terrorism Provisions is added to the end of this contract.

This insurance does not apply to:

Certified Act Of Terrorism

any loss, cost or expense arising, directly or indirectly, out of a **certified act of terrorism**.

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#### ***Terrorism Definitions***

A new section titled Terrorism Definitions is added.

**Certified act of terrorism** means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and Attorney General of the United States, to be an act:

- A. of terrorism, a violent act or an act that is dangerous to human life, property or infrastructure; and
- B. that results in damage:
  - 1. within the **United States**; or
  - 2. outside of the **United States** in the case of:
    - a. an air carrier or vessel as described in the **terrorism law**; or
    - b. the premises of a mission of the United States of America,

which was committed by an individual or individuals as part of an effort to:

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***Terrorism Definitions***  
(continued)

- coerce the civilian population; or
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- is committed as part of the course of a war declared by the Congress of the **United States**; or
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**Terrorism law** means the Terrorism Risk Insurance Act of 2002 (Pub.L.107-297) as amended by the Terrorism Risk Insurance Extension Act of 2005 (Pub.L.109-144) and the Terrorism Risk Insurance Program Reauthorization Act of 2007 (Pub.L.110-160).

**United States** means:

- a **state**; and
- the territorial sea and the continental shelf of the United States of America, as described in the **terrorism law**.

All other terms and conditions remain unchanged.

Authorized Representative

Date

## **THE CHUBB COMMERCIAL EXCESS**

### **ENDORSEMENT**

*Policy Period*

*To:*

*Effective Date*

*Policy Number*

*()*

*Insured*

*Name of Company*

*Date Issued*

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#### ***Endorsement Terrorism Provisions***

##### **THIS POLICY IS SUBJECT TO THE FOLLOWING ENDORSEMENT.**

A new section titled Terrorism Provisions is added to the end of this contract.

##### **Cap On Certified Terrorism Losses**

If:

- aggregate insured losses attributable to one or more **certified acts of terrorism** under the **terrorism law** exceed \$100 billion in a Program Year (January 1 through December 31); and
- we have met our insurer deductible under the **terrorism law**,

we will not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

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A new section titled Terrorism Definitions is added.

#### ***Terrorism Definitions***

**Certified act of terrorism** means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act:

- A. of terrorism, a violent act or an act that is dangerous to human life, property or infrastructure; and
- B. that results in damage:

***Terrorism Definitions***  
*(continued)*

1. within the **United States**; or
2. outside of the **United States** in the case of:
  - a. an air carrier or vessel as described in the **terrorism law**; or
  - b. the premises of a mission of the United States of America,

which was committed by an individual or individuals as part of an effort to:

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- influence the policy or affect the conduct of the Government,

of the **United States**.

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- is committed as part of the course of a war declared by the Congress of the **United States**; or
- does not result in property and casualty insurance losses that exceed \$5 million in the aggregate and are attributable to all types of insurance subject to the **terrorism law**.

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**Terrorism law** means the Terrorism Risk Insurance Act of 2002 (Pub.L.107-297) as amended by the Terrorism Risk Insurance Extension Act of 2005 (Pub.L.109-144) and the Terrorism Risk Insurance Program Reauthorization Act of 2007 (Pub.L.110-160).

**United States** means:

- a **state**; and
- the territorial sea and the continental shelf of the United States of America, as described in the **terrorism law**.

All other terms and conditions remain unchanged.

*Authorized Representative*

*Date*

# Chubb Commercial Excess And Umbrella Insurance

## Endorsement

Policy Period

Effective Date

Policy Number

Insured

Name of Company

Date Issued

---

A new section titled Terrorism Provisions is added to the end of this contract.

### Terrorism Provisions

*Certified Act Of  
Terrorism Exclusion*

This insurance does not apply to any loss, cost or expense arising, directly or indirectly, out of a **certified act of terrorism**.

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*Application Of Other  
Exclusions*

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this policy, such as losses excluded by the Nuclear Energy exclusion.

---

A new section titled Terrorism Definitions is added.

### Terrorism Definitions

*Certified Act Of  
Terrorism*

**Certified act of terrorism** means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act:

- A. of terrorism, a violent act or an act that is dangerous to human life, property or infrastructure;  
and
- B. that results in damage:
  - 1. within the **United States**; or
  - 2. outside of the **United States** in the case of:
    - a. an air carrier or vessel as described in the **terrorism law**; or
    - b. the premises of a mission of the United States of America,

which was committed by an individual or individuals as part of an effort to:

- coerce the civilian population; or
- influence the policy or affect the conduct of the Government,  
of the **United States**.

---

## ***Terrorism Definitions***

### ***Certified Act Of Terrorism (continued)***

**Certified act of terrorism** does not include an act that:

- is committed as part of the course of a war declared by the Congress of the **United States**; or
- does not result in property and casualty insurance losses that exceed \$5 million in the aggregate and are attributable to all types of insurance subject to the **terrorism law**.

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### ***State***

**State** means any state of the United States of America, the District of Columbia, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, American Samoa, Guam, each of the United States Virgin Islands, and any territory or possession of the United States of America.

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### ***Terrorism Law***

**Terrorism law** means the Terrorism Risk Insurance Act of 2002 (Pub.L.107-297) as amended by the Terrorism Risk Insurance Extension Act of 2005 (Pub.L.109-144) and the Terrorism Risk Insurance Program Reauthorization Act of 2007 (Pub.L.110-160).

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### ***United States***

**United States** means:

- a **state**; and
- the territorial sea and the continental shelf of the United States of America, as described in the **terrorism law**.

All other terms and conditions remain unchanged.

*Authorized Representative*

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# *Chubb Commercial Excess And Umbrella Insurance*

## *Endorsement*

*Policy Period*

*Effective Date*

*Policy Number*

*Insured*

*Name of Company*

*Date Issued*

---

A new section titled Terrorism Provisions is added to the end of this contract.

### *Terrorism Provisions*

#### *Cap On Certified Terrorism Losses*

If:

- aggregate insured losses attributable to one or more **certified acts of terrorism** under the **terrorism law** exceed \$100 billion in a Program Year (January 1 through December 31); and
- we have met our insurer deductible under the **terrorism law**,

we will not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

---

A new section titled Terrorism Definitions is added.

### *Terrorism Definitions*

#### *Certified Act Of Terrorism*

**Certified act of terrorism** means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act:

- A. of terrorism, a violent act or an act that is dangerous to human life, property or infrastructure; and
- B. that results in damage:
  - 1. within the **United States**; or
  - 2. outside of the **United States** in the case of:
    - a. an air carrier or vessel as described in the **terrorism law**; or
    - b. the premises of a mission of the United States of America,

which was committed by an individual or individuals as part of an effort to:

- coerce the civilian population; or
  - influence the policy or affect the conduct of the Government,
- of the **United States**.



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## ***Terrorism Definitions***

### ***Certified Act Of Terrorism (continued)***

**Certified act of terrorism** does not include an act that:

- is committed as part of the course of a war declared by the Congress of the **United States**; or
- does not result in property and casualty insurance losses that exceed \$5 million in the aggregate and are attributable to all types of insurance subject to the **terrorism law**.

---

### ***State***

**State** means any state of the United States of America, the District of Columbia, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, American Samoa, Guam, each of the United States Virgin Islands, and any territory or possession of the United States of America.

---

### ***Terrorism Law***

**Terrorism law** means the Terrorism Risk Insurance Act of 2002 (Pub.L.107-297) as amended by the Terrorism Risk Insurance Extension Act of 2005 (Pub.L.109-144) and the Terrorism Risk Insurance Program Reauthorization Act of 2007 (Pub.L.110-160).

---

### ***United States***

**United States** means:

- a **state**; and
- the territorial sea and the continental shelf of the United States of America, as described in the **terrorism law**.

All other terms and conditions remain unchanged.

Authorized Representative

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<i>SERFF Tracking Number:</i>	<i>CHUB-125484235</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Federal Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>#? \$?</i>
<i>Company Tracking Number:</i>	<i>08-GL-2-F</i>		
<i>TOI:</i>	<i>17.2 Other Liability - Occurrence Only</i>	<i>Sub-TOI:</i>	<i>17.2020 Commercial Umbrella &amp; Excess</i>
<i>Product Name:</i>	<i>General Liability - Excess, Excess SL, Excess Continuum and Umbrella</i>		
<i>Project Name/Number:</i>	<i>TRIPRA-Excess Umbrella/08-GL-2-F</i>		

## Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: CHUB-125484235 State: Arkansas  
First Filing Company: Federal Insurance Company, ... State Tracking Number: #? \$?  
Company Tracking Number: 08-GL-2-F  
TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2020 Commercial Umbrella & Excess  
Product Name: General Liability - Excess, Excess SL, Excess Continuum and Umbrella  
Project Name/Number: TRIPRA-Excess Umbrella/08-GL-2-F

## Supporting Document Schedules

**Satisfied -Name:** Explanatory Memorandum  
**Review Status:** Accepted for Informational 02/20/2008  
Purposes

**Comments:**

**Attachment:**

Umbrella Generic Form EM .pdf

**Satisfied -Name:** Expedited Terrorism Form and  
Notice  
**Review Status:** Accepted for Informational 02/20/2008  
Purposes

**Comments:**

**Attachments:**

99-10-0732\_1207\_Important Notice To Policy Holder for TRIP.pdf  
Expedited Form.pdf

**Satisfied -Name:** Side by Side  
**Review Status:** Accepted for Informational 02/20/2008  
Purposes

**Comments:**

**Attachment:**

side by side.pdf

## **FORM EXPLANATORY MEMORANDUM**

### **Umbrella**

*Where possible, we have described the changes to include the impact the change has on the scope of the provision or the scope of insurance provided. However, because it is impossible to anticipate every possible loss scenario that could implicate a change we have made, some changes can have a variety of effects (depending on the type of loss) and do not lend themselves to such a description. In those cases, we have simply described the change. We refer you to the applicable language of the provision in question for additional information. We also specify what provisions are new (both those that are included in a contract and those which are added by endorsement) and summarize the content of the new item.*

The following endorsements have been revised (as described below) so that they comply with the provisions of the Terrorism Risk Insurance Program Reauthorization Act of 2007.

- a. The Certified Act Of Terrorism definition has been revised to eliminate the distinction between foreign and domestic terrorism. Specifically, the definition of certified act of terrorism no longer requires that the act of terrorism be committed by or on behalf of a foreign interest.
- b. The terrorism law definition has been revised so that, in addition to the Terrorism Risk Insurance Act of 2002, the definition also refers to the Terrorism Risk Insurance Extension Act of 2005 and the Terrorism Risk Insurance Program Reauthorization Act of 2007.

**For use on the Chubb Excess And Umbrella Insurance Contract 07-02-0815 (Rev. 07/01):**  
07-02-1958 – (Rev. 12/07) – Exclusion Of Certified Acts Of Terrorism

- a. The Cap On Certified Terrorism Losses provision has been revised to reinforce the \$100 billion cap on aggregate losses.
- b. The Certified Act Of Terrorism definition has been revised to eliminate the distinction between foreign and domestic terrorism. Specifically, the definition of certified act of terrorism no longer requires that the act of terrorism be committed by or on behalf of a foreign interest.
- c. The terrorism law definition has been revised so that, in addition to the Terrorism Risk Insurance Act of 2002, the definition also refers to the Terrorism Risk Insurance Extension Act of 2005 and the Terrorism Risk Insurance Program Reauthorization Act of 2007.

**For use on the Chubb Excess And Umbrella Insurance Contract 07-02-0815 ( Rev. 07/01):**  
07-02-1961 – (Rev.12/07) – Cap On Certified Terrorism Losses

The following ‘Important Notice to Policyholder’ is included for informational purposes only:  
99-10-0732 (Rev. 12/07) – Important Notice To Policyholders Terrorism Risk Insurance Act.

***THIS EXPLANATORY MEMORANDUM IS PROVIDED FOR INFORMATIONAL PURPOSES ONLY. IT DOES NOT MODIFY, LIMIT OR ENLARGE POLICY PROVISIONS AND MAY NOT DESCRIBE EVERY CHANGE. THE BEST EXPLANATION OF THE INSURANCE PROVIDED IS OBTAINED BY CONSULTING THE LANGUAGE OF THE ISSUED POLICIES. WHETHER OR NOT A PARTICULAR LOSS IS COVERED CAN ONLY BE DETERMINED AT THE TIME OF LOSS BY APPLYING ALL OF THE POLICY PROVISIONS TO THE FACTS AND CIRCUMSTANCES OF THE CLAIM. THE ACTUAL RIGHTS AND RESPONSIBILITIES OF THE INDIVIDUAL MEMBER INSURERS OF THE CHUBB GROUP OF INSURANCE COMPANIES AND THE INSURED ARE CONTAINED IN THE TERMS AND CONDITIONS OF THE ISSUED POLICIES.***

## **IMPORTANT NOTICE TO POLICYHOLDERS**

### **TERRORISM RISK INSURANCE ACT**

This Important Notice is being provided with your policy to further satisfy the disclosure requirements of the Terrorism Risk Insurance Act.

At the time you received the written offer for this policy, we provided you with an Important Notice to Policyholders indicating that the insurance provided in your policy for losses caused by certain acts of terrorism (as defined in the Terrorism Risk Insurance Act) would be partially reimbursed by the United States of America, pursuant to the formula set forth in the Terrorism Risk Insurance Act. In addition, as required by the Terrorism Risk Insurance Act, we:

- indicated that we would make available insurance for such losses in the same manner as we provide insurance for other types of losses;
- specified the premium we would charge, if any, for providing such insurance; and
- except to the extent prohibited by law, gave you the opportunity to reject such insurance and have a terrorism exclusion, sublimit or other limitation included in your policy.

This Important Notice refers back to that Important Notice and provides information about your decision and the manner in which your policy has been subsequently modified.

If:

- You rejected terrorism insurance under the Terrorism Risk Insurance Act, your policy includes the appropriate amendatory endorsement(s).
- You did not reject terrorism insurance under the Terrorism Risk Insurance Act, the premium charged for your policy, including that portion applicable to terrorism insurance under the Terrorism Risk Insurance Act, is shown in your policy. To the extent your policy includes a limitation on terrorism insurance, it has been modified so that such limitation does not apply to terrorism insurance under the Terrorism Risk Insurance Act.

Please carefully review your policy and the Important Notice previously provided to you for further details. Please remember that only the terms of your policy establish the scope of your insurance protection.

#### **Please note that if your policy:**

- ***provides commercial property insurance in a jurisdiction that has a statutory standard fire policy, the premium we charge for terrorism insurance under the Terrorism Risk Insurance Act, includes an amount attributable to the insurance provided pursuant to that standard fire policy. Rejection of such statutory insurance is legally prohibited.***
- ***is a workers compensation policy, rejection of insurance for terrorism is legally prohibited.***

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

**EXPEDITED FILING TRANSMITTAL DOCUMENT  
FOR TERRORISM RISK INSURANCE FORMS AND PRICING**

This page applies to the following state(s) \_\_\_\_\_

Indicate Type of Filing
<input type="checkbox"/> Filing Related to <i>Certified Losses</i>
<input type="checkbox"/> Filing Related to <i>Non-Certified Losses</i>
<input type="checkbox"/> Filing Applicable to Both Certified and Non-Certified Losses

Department Use only

Company Name(s)	Domicile	NAIC #	FEIN #
Federal Insurance Company	Indiana	20281	13 1963496
Vigilant Insurance Company	New York	20397	13 1963495
Great Northern Insurance Company	Minnesota	20303	41 0729473
Pacific Indemnity Company	Wisconsin	20346	95 1078160

**Contact Info for Filer**

Name and address of Filer(s)	Telephone #	FAX #	e-mail
John J. Zanzalari, 202 Hall's Mill Road, P.O. Box 1650, Whitehouse, NJ 08889-1650	(908) 572-4422	(908)572-4820	jzanzalari@chubb.com

**Filing information**

Line of Insurance (see attachment)	17.2 Other Liability - Occurrence
Company Program Title (Marketing title) (if applicable)	
Filing Type ** see note below	Form
This application is used with:	Commercial Umbrella & Excess
Effective Date Requested	12/26/07
Filing date	2/15/08
Company Tracking Number	08-GL-2-F
Date filing approved in domiciliary state, if applicable	Pending

	Component/Form Name /Description/Synopsis	Form # or Rate Page Include edition date	Replacement Or withdrawn?	If replacement, give form # or rate page(s) it replaces	Previous State Filing Number, if required by state
01	Exclusion Of Certified Acts Of Terrorism	07-02-1950 (Rev. 12-07)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	07-02-1950 (Ed. 01-03)	
02	Cap On Certified Terrorism Losses	07-02-1953 (Rev. 12-07)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	07-02-1953 (Ed. 01-03)	
03	Exclusion Of Certified Acts Of Terrorism	07-02-1954 (Rev. 12-07)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	07-02-1954 (Rev. 05/05)	
04	Cap On Certified Terrorism Losses	07-02-1957 (Rev. 12-07)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	07-02-1957 (Rev. 05/05)	
05	Exclusion Of Certified Acts Of Terrorism	07-02-2249 (Ed. 12/07)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	07-02-1954 (Ed. 01/03)	
06	Cap On Certified Terrorism Losses	07-02-2250 (Ed. 12/07)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	07-02-1957 (Ed. 01/03)	
07	Exclusion Of Certified Acts Of Terrorism	07-02-1958 (Rev. 12-07)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	07-02-1958 (Ed. 01-03)	
08	Cap On Certified Terrorism Losses	07-02-1961 (Rev. 12-07)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	07-02-1961 (Ed. 01-03)	

To be complete, a form filing must include the following:

- A completed Expedited Filing Transmittal Document for each insurer or advisory organization.
- One copy of each endorsement, disclosure form or other policy language, unless the insurer has given an advisory organization authorization to file them on its behalf.
- A copy of the rates, rating systems and supporting documentation.
- The appropriate filing fees, if required.
- A postage-paid, self-addressed envelope **large enough to accommodate the return.**

The insurer(s) submitting this filing certifies that it:

Is in compliance with the terms of the Terrorism Risk Insurance Act, as amended, and the laws of this state;  
and

Is in compliance with the requirements of the bulletin containing the voluntary expedited filing procedures.

John J. Zanzalari  
Signature

John J. Zanzalari  
Print Name:

Vice President  
Title:



**THE CHUBB COMMERCIAL EXCESS - SL**

**ENDORSEMENT**

Policy Period To:

Effective Date

Policy Number ( )

Insured

Name of Company

Date Issued

**THE CHUBB COMMERCIAL EXCESS - SL**

**ENDORSEMENT**

Policy Period To:

Effective Date

Policy Number ( )

Insured

Name of Company

Date Issued

**Endorsement  
Terrorism Provisions**

THIS POLICY IS SUBJECT TO THE FOLLOWING ENDORSEMENT.

A new section titled Terrorism Provisions is added to the end of this contract.

This insurance does not apply to:

Certified Act Of Terrorism

any loss, cost or expense arising, directly or indirectly, out of a certified act of terrorism.

**Terrorism Definitions**

A new section titled Terrorism Definitions is added.

**Certified act of terrorism** means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and Attorney General of the United States, to be an act:

- A. of terrorism, a violent act or an act that is dangerous to human life, property or infrastructure; and
- B. that results in damage:
  - 1. within the United States; or
  - 2. outside of the United States in the case of:
    - a. an air carrier or vessel as described in the terrorism law; or
    - b. the premises of a mission of the United States of America,

which was committed by an individual or individuals acting on behalf of any foreign person or foreign interest as part of an effort to:

**Endorsement  
Terrorism Provisions**

THIS POLICY IS SUBJECT TO THE FOLLOWING ENDORSEMENT.

A new section titled Terrorism Provisions is added to the end of this contract.

This insurance does not apply to:

Certified Act Of Terrorism

any loss, cost or expense arising, directly or indirectly, out of a certified act of terrorism.

**Application Of Other Exclusions**

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this policy, such as losses excluded by the Nuclear Energy exclusion.

**Terrorism Definitions**

A new section titled Terrorism Definitions is added.

**Certified act of terrorism** means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and Attorney General of the United States, to be an act:

- A. of terrorism, a violent act or an act that is dangerous to human life, property or infrastructure; and
- B. that results in damage:
  - 1. within the United States; or
  - 2. outside of the United States in the case of:
    - a. an air carrier or vessel as described in the terrorism law; or
    - b. the premises of a mission of the United States of America,

**Terrorism Definitions**  
(continued)

- coerce the civilian population; or
- influence the policy or affect the conduct of the Government,  
of the United States.

Certified act of terrorism does not include an act that:

- is committed as part of the course of a war declared by the Congress of the United States; or
- does not result in property and casualty insurance losses that exceed \$5 million in the aggregate. ]

State means any state of the United States of America, the District of Columbia, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, American Samoa, Guam, each of the United States Virgin Islands, and any territory or possession of the United States of America.

Terrorism law means the "Terrorism Risk Insurance Act of 2002" (Pub.L.107-297) of the United States of America. ]

United States means:

- a state; and
- the territorial sea and the continental shelf of the United States of America, as described in the terrorism law.

All other terms and conditions remain unchanged.

Authorized Representative \_\_\_\_\_  
Date

**Terrorism Definitions**  
(continued)

which was committed by an individual or individuals as part of an effort to:

- coerce the civilian population; or
- influence the policy or affect the conduct of the Government,  
of the United States.

Certified act of terrorism does not include an act that:

- is committed as part of the course of a war declared by the Congress of the United States; or
- does not result in property and casualty insurance losses that exceed \$5 million in the aggregate and are attributable to all types of insurance subject to the terrorism law.

State means any state of the United States of America, the District of Columbia, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, American Samoa, Guam, each of the United States Virgin Islands, and any territory or possession of the United States of America.

Terrorism law means the Terrorism Risk Insurance Act of 2002 (Pub.L.107-297) as amended by the Terrorism Risk Insurance Extension Act of 2005 (Pub.L.109-144) and the Terrorism Risk Insurance Program Reauthorization Act of 2007 (Pub.L.110-160).

United States means:

- a state; and
- the territorial sea and the continental shelf of the United States of America, as described in the terrorism law.

All other terms and conditions remain unchanged.

Authorized Representative \_\_\_\_\_  
Date

**THE CHUBB COMMERCIAL EXCESS - SL**

**ENDORSEMENT**

Policy Period To:

Effective Date

Policy Number ( )

Insured

Name of Company

Date Issued

**THE CHUBB COMMERCIAL EXCESS - SL**

**ENDORSEMENT**

Policy Period To:

Effective Date

Policy Number ( )

Insured

Name of Company

Date Issued

**Endorsement  
Terrorism Provisions**

THIS POLICY IS SUBJECT TO THE FOLLOWING ENDORSEMENT.

A new section titled Terrorism Provisions is added to the end of this contract.

**Cap On Certified Terrorism Losses**

With respect to any one, or more than one, certified act of terrorism under the terrorism law, we will not pay any amount for which we are not responsible pursuant to the terms of the terrorism law (including any subsequent action of Congress pursuant to the terrorism law) due to the application of any clause which results in a cap on our liability for payments for terrorism losses.

A new section titled Terrorism Definitions is added.

**Terrorism Definitions**

**Certified act of terrorism** means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act:

- A. of terrorism, a violent act or an act that is dangerous to human life, property or infrastructure; and
- B. that results in damage:
  - 1. within the United States; or
  - 2. outside of the United States in the case of:

**Terrorism Definitions**

Cap On Certified Terrorism Losses  
Form: 07-02-1953 (Ed. 1/03) Endorsement

Page 1 of 2

**Endorsement  
Terrorism Provisions**

THIS POLICY IS SUBJECT TO THE FOLLOWING ENDORSEMENT.

A new section titled Terrorism Provisions is added to the end of this contract.

**Cap On Certified Terrorism Losses**

If:

- aggregate insured losses attributable to one or more certified acts of terrorism under the terrorism law exceed \$100 billion in a Program Year (January 1 through December 31); and

- we have met our insurer deductible under the terrorism law,

we will not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

A new section titled Terrorism Definitions is added.

**Terrorism Definitions**

**Certified act of terrorism** means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act:

- A. of terrorism, a violent act or an act that is dangerous to human life, property or infrastructure; and
- B. that results in damage:
  - 1. within the United States; or

Cap On Certified Terrorism Losses  
Form: 07-02-1953 (Rev. 12/07) Endorsement

Page 1 of 2

(continued)

- a. an air carrier or vessel as described in the terrorism law; or
- b. the premises of a mission of the United States of America,

which was committed by an individual or individuals acting on behalf of any foreign person or foreign interest as part of an effort to:

- coerce the civilian population; or
- influence the policy or affect the conduct of the Government,

of the United States.

Certified act of terrorism does not include an act that:

- is committed as part of the course of a war declared by the Congress of the United States; or
- does not result in property and casualty insurance losses that exceed \$5 million in the aggregate.

State means any state of the United States of America, the District of Columbia, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, American Samoa, Guam, each of the United States Virgin Islands, and any territory or possession of the United States of America.

Terrorism law means the "Terrorism Risk Insurance Act of 2002" (Pub.L.107-297) of the United States of America.

United States means:

- a state; and
- the territorial sea and the continental shelf of the United States of America, as described in the terrorism law.

All other terms and conditions remain unchanged.

Authorized Representative  
Date

## **Terrorism Definitions** (continued)

- 2. outside of the United States in the case of:

- a. an air carrier or vessel as described in the terrorism law; or
- b. the premises of a mission of the United States of America,

which was committed by an individual or individuals as part of an effort to:

- coerce the civilian population; or
- influence the policy or affect the conduct of the Government,

of the United States.

Certified act of terrorism does not include an act that:

- is committed as part of the course of a war declared by the Congress of the United States; or
- does not result in property and casualty insurance losses that exceed \$5 million in the aggregate and are attributable to all types of insurance subject to the terrorism law.

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United States means:

- a state; and
- the territorial sea and the continental shelf of the United States of America, as described in the terrorism law.

All other terms and conditions remain unchanged.

Authorized Representative  
Date

## Chubb Commercial Excess Follow-Form Insurance

### Endorsement

Policy Period To

Effective Date

Policy Number

Insured

Name of Company

Date Issued

A new section titled Terrorism Provisions is added to the end of this contract.

### Terrorism Provisions

#### Certified Act Of Terrorism Exclusion

This insurance does not apply to any damages, loss, cost or expense arising, directly or indirectly, out of a certified act of terrorism.

#### Application Of Other Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this policy, such as losses excluded by the Nuclear Energy exclusion.

A new section titled Terrorism Definitions is added.

### Terrorism Definitions

#### Certified Act Of Terrorism

Certified act of terrorism means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act:

- A. of terrorism, a violent act or an act that is dangerous to human life, property or infrastructure; and
  - B. that results in damage:
    - 1. within the United States; or
    - 2. outside of the United States in the case of:
      - a. an air carrier or vessel as described in the terrorism law; or
      - b. the premises of a mission of the United States of America,
- which was committed by an individual or individuals acting on behalf of any foreign person or foreign interest as part of an effort to:
- coerce the civilian population; or

## Chubb Commercial Excess Follow-Form Insurance

### Endorsement

Policy Period To

Effective Date

Policy Number

Insured

Name of Company

Date Issued

A new section titled Terrorism Provisions is added to the end of this contract.

### Terrorism Provisions

#### Certified Act Of Terrorism Exclusion

This insurance does not apply to any damages, loss, cost or expense arising, directly or indirectly, out of a certified act of terrorism.

#### Application Of Other Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this policy, such as losses excluded by the Nuclear Energy exclusion.

A new section titled Terrorism Definitions is added.

### Terrorism Definitions

#### Certified Act Of Terrorism

Certified act of terrorism means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act:

- A. of terrorism, a violent act or an act that is dangerous to human life, property or infrastructure; and
  - B. that results in damage:
    - 1. within the United States; or
    - 2. outside of the United States in the case of:
      - a. an air carrier or vessel as described in the terrorism law; or
      - b. the premises of a mission of the United States of America,
- which was committed by an individual or individuals as part of an effort to:
- coerce the civilian population; or

## ***Terrorism Definitions***

### ***Certified Act Of Terrorism (continued)***

- influence the policy or affect the conduct of the Government, of the United States.

***Certified act of terrorism*** does not include an act that:

- is committed as part of the course of a war declared by the Congress of the United States; or
- does not result in property and casualty insurance losses that exceed \$5 million in the aggregate ☐

### ***State***

***State*** means any state of the United States of America, the District of Columbia, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, American Samoa, Guam each of the United State Virgin Islands, and any territory or possession of the United States of America.

### ***Terrorism Law***

***Terrorism law*** means the "Terrorism Risk Insurance Act of 2002" (Pub.L.107-297) ☐ of the United States of America.

### ***United States***

***United States*** means:

- a state; and
- the territorial sea and the continental shelf of the United States of America, as described in the terrorism law.

All other terms and conditions remain unchanged.

Authorized Representative

## ***Terrorism Definitions***

### ***Certified Act Of Terrorism (continued)***

- influence the policy or affect the conduct of the Government, of the United States.

***Certified act of terrorism*** does not include an act that:

- is committed as part of the course of a war declared by the Congress of the United States; or
- does not result in property and casualty insurance losses that exceed \$5 million in the aggregate and are attributable to all types of insurance subject to the terrorism law.

### ***State***

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### ***Terrorism Law***

***Terrorism law*** means the Terrorism Risk Insurance Act of 2002 (Pub.L.107-297) as amended by the Terrorism Risk Insurance Extension Act of 2005 (Pub.L.109-144) and the Terrorism Risk Insurance Program Reauthorization Act of 2007 (Pub.L.110-160).

### ***United States***

***United States*** means:

- a state; and
- the territorial sea and the continental shelf of the United States of America, as described in the terrorism law.

All other terms and conditions remain unchanged.

Authorized Representative

## Chubb Commercial Excess Follow-Form Insurance

### Endorsement

Policy Period To

Effective Date

Policy Number

Insured

Name of Company

Date Issued

A new section titled Terrorism Provisions is added to the end of this contract.

### Terrorism Provisions

#### Cap On Certified Terrorism Losses

With respect to any one, or more than one, certified act of terrorism under the terrorism law, we will not pay any amount for which we are not responsible pursuant to the terms of the terrorism law (including any subsequent action of Congress pursuant to the terrorism law) due to the application of any clause which results in a cap on our liability for payments for terrorism losses.

A new section titled Terrorism Definitions is added.

### Terrorism Definitions

#### Certified Act Of Terrorism

**Certified act of terrorism** means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act:

- A. of terrorism, a violent act or an act that is dangerous to human life, property or infrastructure; and
  - B. that results in damage:
    - 1. within the United States; or
    - 2. outside of the United States in the case of:
      - a. an air carrier or vessel as described in the terrorism law; or
      - b. the premises of a mission of the United States of America,
- which was committed by an individual or individuals acting on behalf of any foreign person or foreign interest as part of an effort to:
- coerce the civilian population; or

## Chubb Commercial Excess Follow-Form Insurance

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Policy Period To

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A new section titled Terrorism Provisions is added to the end of this contract.

### Terrorism Provisions

#### Cap On Certified Terrorism Losses

If:

- aggregate insured losses attributable to one or more certified acts of terrorism under the terrorism law exceed \$100 billion in a Program Year (January 1 through December 31); and
- we have met our insurer deductible under the terrorism law,

we will not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

A new section titled Terrorism Definitions is added.

### Terrorism Definitions

#### Certified Act Of Terrorism

**Certified act of terrorism** means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act:

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## **Terrorism Definitions**

### ***Certified Act Of Terrorism (continued)***

- influence the policy or affect the conduct of the Government, of the United States.

Certified act of terrorism does not include an act that:

- is committed as part of the course of a war declared by the Congress of the United States; or
- does not result in property and casualty insurance losses that exceed \$5 million in the aggregate.

### ***State***

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### ***Terrorism Law***

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United States means:

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- the territorial sea and the continental shelf of the United States of America, as described in the terrorism law.

All other terms and conditions remain unchanged.

Authorized Representative

## **Terrorism Definitions**

### ***Certified Act Of Terrorism (continued)***

- influence the policy or affect the conduct of the Government, of the United States.

Certified act of terrorism does not include an act that:

- is committed as part of the course of a war declared by the Congress of the United States; or
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Authorized Representative



## Chubb Commercial Excess And Umbrella Insurance

### Endorsement

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Effective Date

Policy Number

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Name of Company

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A new section titled Terrorism Provisions is added to the end of this contract.

### Terrorism Provisions

#### Certified Act Of Terrorism Exclusion

This insurance does not apply to any loss, cost or expense arising, directly or indirectly, out of a **certified act of terrorism**.

A new section titled Terrorism Definitions is added.

### Terrorism Definitions

#### Certified Act Of Terrorism

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- A. of terrorism, a violent act or an act that is dangerous to human life, property or infrastructure; and
- B. that results in damage:
  - 1. within the United States; or
  - 2. outside of the United States in the case of:
    - a. an air carrier or vessel as described in the **terrorism law**; or
    - b. the premises of a mission of the United States of America,

which was committed by an individual or individuals acting on behalf of any foreign person or foreign interest as part of an effort to:

- coerce the civilian population; or
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### Terrorism Provisions

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#### Application Of Other Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this policy, such as losses excluded by the Nuclear Energy exclusion.

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## ***Terrorism Definitions***

### ***Certified Act Of Terrorism (continued)***

**Certified act of terrorism** does not include an act that:

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## ***Terrorism Definitions***

### ***Certified Act Of Terrorism (continued)***

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- is committed as part of the course of a war declared by the Congress of the United States; or
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All other terms and conditions remain unchanged.

Authorized Representative

## Chubb Commercial Excess And Umbrella Insurance

### Endorsement

Policy Period

Effective Date

Policy Number

Insured

Name of Company

Date Issued

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### Terrorism Provisions

#### Cap On Certified Terrorism Losses

With respect to any one, or more than one, certified act of terrorism under the terrorism law, we will not pay any amount for which we are not responsible pursuant to the terms of the terrorism law (including any subsequent action of Congress pursuant to the terrorism law) due to the application of any clause which results in a cap on our liability for payments for terrorism losses.

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### Terrorism Definitions

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- B. that results in damage:
  - 1. within the United States; or
  - 2. outside of the United States in the case of:
    - a. an air carrier or vessel as described in the terrorism law; or
    - b. the premises of a mission of the United States of America,

which was committed by an individual or individuals acting on behalf of any foreign person or foreign interest as part of an effort to:

- coerce the civilian population; or
- influence the policy or affect the conduct of the Government, of the United States.

## Chubb Commercial Excess And Umbrella Insurance

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### Terrorism Provisions

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If:

- aggregate insured losses attributable to one or more certified acts of terrorism under the terrorism law exceed \$100 billion in a Program Year (January 1 through December 31); and
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which was committed by an individual or individuals as part of an effort to:

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### ***State***

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- the territorial sea and the continental shelf of the United States of America, as described in the terrorism law.

All other terms and conditions remain unchanged.

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## ***Terrorism Definitions***

### ***Certified Act Of Terrorism (continued)***

**Certified act of terrorism** does not include an act that:

- is committed as part of the course of a war declared by the Congress of the United States; or
- does not result in property and casualty insurance losses that exceed \$5 million in the aggregate and are attributable to all types of insurance subject to the terrorism law.

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All other terms and conditions remain unchanged.

Authorized Representative

<i>SERFF Tracking Number:</i>	<i>CHUB-125484235</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Federal Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>#? \$?</i>
<i>Company Tracking Number:</i>	<i>08-GL-2-F</i>		
<i>TOI:</i>	<i>17.2 Other Liability - Occurrence Only</i>	<i>Sub-TOI:</i>	<i>17.2020 Commercial Umbrella &amp; Excess</i>
<i>Product Name:</i>	<i>General Liability - Excess, Excess SL, Excess Continuum and Umbrella</i>		
<i>Project Name/Number:</i>	<i>TRIPRA-Excess Umbrella/08-GL-2-F</i>		

## Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Supporting Document	Expedited Terrorism Form and Notice	02/13/2008	Expedited Form.pdf 99-10-0732_1207_Important Notice To Policy Holder for TRIP.pdf

**EXPEDITED FILING TRANSMITTAL DOCUMENT  
FOR TERRORISM RISK INSURANCE FORMS AND PRICING**

This page applies to the following state(s) \_\_\_\_\_

Indicate Type of Filing
<input type="checkbox"/> Filing Related to <i>Certified Losses</i>
<input type="checkbox"/> Filing Related to <i>Non-Certified Losses</i>
<input type="checkbox"/> Filing Applicable to Both Certified and Non-Certified Losses

Department Use only

Company Name(s)	Domicile	NAIC #	FEIN #
Federal Insurance Company	Indiana	20281	13 1963496
Vigilant Insurance Company	New York	20397	13 1963495
Great Northern Insurance Company	Minnesota	20303	41 0729473
Pacific Indemnity Company	Wisconsin	20346	95 1078160

**Contact Info for Filer**

Name and address of Filer(s)	Telephone #	FAX #	e-mail
John J. Zanzalari, 202 Hall's Mill Road, P.O. Box 1650, Whitehouse, NJ 08889-1650	(908) 572-4422	(908)572-4820	jzanzalari@chubb.com

**Filing information**

Line of Insurance (see attachment)	17.2 Other Liability - Occurrence
Company Program Title (Marketing title) (if applicable)	
Filing Type ** see note below	Form
This application is used with:	Commercial Umbrella & Excess
Effective Date Requested	12/26/07
Filing date	2/15/08
Company Tracking Number	08-GL-2-F
Date filing approved in domiciliary state, if applicable	Pending

	Component/Form Name /Description/Synopsis	Form # or Rate Page Include edition date	Replacement Or withdrawn?	If replacement, give form # or rate page(s) it replaces	Previous State Filing Number, if required by state
01	Exclusion Of Certified Acts Of Terrorism	07-02-1950 (Rev. 12-07)	<input checked="" type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	07-02-1950 (Ed. 01-03)	
02	Cap On Certified Terrorism Losses	07-02-1953 (Rev. 12-07)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	07-02-1953 (Ed. 01-03)	
03	Exclusion Of Certified Acts Of Terrorism	07-02-1954 (Rev. 12-07)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	07-02-1954 (Rev. 05/05)	
04	Cap On Certified Terrorism Losses	07-02-1957 (Rev. 12-07)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	07-02-1957 (Rev. 05/05)	
05	Exclusion Of Certified Acts Of Terrorism	07-02-2249 (Ed. 12/07)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	07-02-1954 (Ed. 01/03)	
06	Cap On Certified Terrorism Losses	07-02-2250 (Ed. 12/07)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	07-02-1957 (Ed. 01/03)	
07	Exclusion Of Certified Acts Of Terrorism	07-02-1958 (Rev. 12-07)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	07-02-1958 (Ed. 01-03)	
08	Cap On Certified Terrorism Losses	07-02-1961 (Rev. 12-07)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	07-02-1961 (Ed. 01-03)	

To be complete, a form filing must include the following:

- A completed Expedited Filing Transmittal Document for each insurer or advisory organization.
- One copy of each endorsement, disclosure form or other policy language, unless the insurer has given an advisory organization authorization to file them on its behalf.
- A copy of the rates, rating systems and supporting documentation.
- The appropriate filing fees, if required.
- A postage-paid, self-addressed envelope **large enough to accommodate the return.**

The insurer(s) submitting this filing certifies that it:

Is in compliance with the terms of the Terrorism Risk Insurance Act, as amended, and the laws of this state;  
and

Is in compliance with the requirements of the bulletin containing the voluntary expedited filing procedures.

John J. Zanzalari  
Signature

John J. Zanzalari  
Print Name:

Vice President  
Title:

## **IMPORTANT NOTICE TO POLICYHOLDERS**

### **TERRORISM RISK INSURANCE ACT**

This Important Notice is being provided with your policy to further satisfy the disclosure requirements of the Terrorism Risk Insurance Act.

At the time you received the written offer for this policy, we provided you with an Important Notice to Policyholders indicating that the insurance provided in your policy for losses caused by certain acts of terrorism (as defined in the Terrorism Risk Insurance Act) would be partially reimbursed by the United States of America, pursuant to the formula set forth in the Terrorism Risk Insurance Act. In addition, as required by the Terrorism Risk Insurance Act, we:

- indicated that we would make available insurance for such losses in the same manner as we provide insurance for other types of losses;
- specified the premium we would charge, if any, for providing such insurance; and
- except to the extent prohibited by law, gave you the opportunity to reject such insurance and have a terrorism exclusion, sublimit or other limitation included in your policy.

This Important Notice refers back to that Important Notice and provides information about your decision and the manner in which your policy has been subsequently modified.

If:

- You rejected terrorism insurance under the Terrorism Risk Insurance Act, your policy includes the appropriate amendatory endorsement(s).
- You did not reject terrorism insurance under the Terrorism Risk Insurance Act, the premium charged for your policy, including that portion applicable to terrorism insurance under the Terrorism Risk Insurance Act, is shown in your policy. To the extent your policy includes a limitation on terrorism insurance, it has been modified so that such limitation does not apply to terrorism insurance under the Terrorism Risk Insurance Act.

Please carefully review your policy and the Important Notice previously provided to you for further details. Please remember that only the terms of your policy establish the scope of your insurance protection.

#### **Please note that if your policy:**

- ***provides commercial property insurance in a jurisdiction that has a statutory standard fire policy, the premium we charge for terrorism insurance under the Terrorism Risk Insurance Act, includes an amount attributable to the insurance provided pursuant to that standard fire policy. Rejection of such statutory insurance is legally prohibited.***
- ***is a workers compensation policy, rejection of insurance for terrorism is legally prohibited.***

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.